



# 2025

## CAREGIVER BENEFITS GUIDE



## Table of Contents

Benefits Overview.....	3
Enrolling is Easy!.....	4
Acceptable Documents for Covering Eligible Dependents .....	4
Qualifying Events .....	5
Medical Benefits.....	6
Premium and Out-of-Pocket Cost Considerations/Comparisons.....	12
Health Savings Account (HSAs) .....	13
Flexible Spending Accounts (FSAs) .....	14
Pretax Transit and Commuter Accounts .....	15
Dental Benefits .....	16
Vision Benefits.....	17
Basic Life Insurance and Accidental Death & Dismemberment.....	18
Supplemental Life Insurance Options.....	18
Disability .....	19
Retirement Benefits.....	20
UBS Financial Services Retirement Advisors .....	20
Voluntary Benefits – Administered By Aetna, Lincoln Financial, Chubb, and Legal Access.....	21
Student Loan Assistance from Fiducius .....	25
Tuition Reimbursement.....	25
UBS Financial Wellness Program .....	25
Benefit Providers .....	26
2025 Medical, Dental and Vision Rates .....	27

This document is an outline of the coverage provided under your employer’s benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the “plan documents”). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer’s benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.



## Benefits Overview

Sinai Chicago's goal is to provide you with a comprehensive benefit package while balancing our fiscal commitments and obligations.

**You must enroll in benefits during your first 30 days of eligible employment.** Benefits coverage starts on the 1st of the month that occurs on or after 30 days of new eligibility or new hire employment. Some benefits require enrollment for coverage. Coverage may include:

- ◆ Medical
- ◆ Health Savings Account (HSA)
- ◆ Healthcare and Dependent Care Flexible Spending Accounts (FSAs)
- ◆ Transit and Parking Accounts
- ◆ Dental
- ◆ Vision
- ◆ Employer Paid Life and Accidental Death & Dismemberment (AD&D)
- ◆ Supplemental Life
- ◆ Disability
- ◆ Retirement
- ◆ Voluntary Aetna, Lincoln Financial, Chubb and Legal Access Insurance through EOI Service Company
- ◆ Student Loan Assistance
- ◆ Tuition Reimbursement
- ◆ UBS Financial Wellness Program

## Who Is Eligible?

Benefits are available to all Caregivers and their dependents who meet specific eligibility requirements. The plans generally cover a Caregiver's legal spouse, civil union partner and/or child(ren). Biological, adopted, or stepchildren, may be covered from birth to the end of the month they turn age 26; to age 30 for honorably discharged veterans. When enrolling dependents you may be required to submit proof of dependent eligibility. Please see page 4 for a list of supporting documentation that is required for enrolling eligible dependents in benefits through Sinai Chicago.

## Medical Plan Spousal Surcharge

You may enroll your spouse/civil union partner as a dependent in a Sinai Chicago medical plan if you pay a Spousal Surcharge. The surcharge increases your Medical Plan costs by \$25 per pay period, or \$50 per month. However, if your dependent spouse/civil union partner does not have other insurance available, then you may use the online enrollment system – bswift -- to attest to it and receive a Spousal Surcharge Waiver. One of the following exemptions must be met:

- ◆ Your spouse is not presently employed and does not have access to coverage through a current or former employer.
- ◆ Your spouse is self-employed without access to other medical coverage.
- ◆ Your spouse is employed by Sinai Chicago.
- ◆ Your spouse is covered by Medicare Part A and enrolled in a Sinai Medical Plan.
- ◆ Your spouse is employed, but their employer does not offer medical coverage, or spouse is not eligible for medical coverage under their employer's plan.

## Medical Plan Tobacco Surcharge

A tobacco surcharge of \$25 per pay, or \$50 per month, will be charged to tobacco users. Employee Health / Benefits Department will remove the tobacco surcharge upon proof of completed smoking cessation program.



## Enrolling is Easy!

All Caregivers must actively enroll in benefits within 30 days of becoming eligible in order to receive coverage. Please remember to submit your beneficiary information for the employer-provided life insurance.

- ◆ Enroll online 24/7 at [www.sinaibenefits.bswift.com](http://www.sinaibenefits.bswift.com)
  - ◆ Login credentials are outlined on the bswift login page.
  - ◆ You can also elect coverage through the guidance of a professional benefit counselor from **EOI Service Company**. During your phone call with the benefit counselor, you will be able to ask questions, receive detailed information, and complete your enrollment.
- To schedule an appointment with and EOI Service Company Representative:
- ◆ Phone: Call **1.833.717.3641**, Monday-Friday, 9 a.m. to 6 p.m. CST
  - ◆ Online: Log on to <http://sinaichicago.mybenefitsappointment.com>
    - » Select benefit appointment and click continue.
    - » Select the date and time on the calendar that works for you; click continue.
    - » Fill out the contact information page and click complete appointment.
    - » Check your email for your confirmation reminder. You will receive a call at your chosen appointment time at the phone number you provided.

## Acceptable Documents for Covering Eligible Dependents

If you are enrolling dependents in the Medical Plan, dependent eligibility documentation is required.

- ◆ Spouse
  - » Marriage certificate
  - » Civil Union certificate
- ◆ Biological Child
  - » Birth certificate of biological child
  - » Documentation on hospital letterhead indicating the birth date of child(ren) under 6 months old
- ◆ Adopted Child
  - » Official court/agency papers (initial stage)
  - » Official Court Adoption Agreement (mid-stage)
  - » Birth certificate (final stage)
- ◆ Stepchild
  - » Child's Birth certificate showing the child's parent is the Caregiver's legal spouse/civil union partner
  - » Certificate showing legal marriage/civil union between the Caregiver and the child's parent
  - » Court document showing that your spouse has custody of the child or is required to cover child
- ◆ Guardianship
  - » Court papers demonstrating legal guardianship, including the person named as legal guardian
  - » Court-Ordered Medical Coverage
  - » Qualified Medical Child Support Order (QMCSO)
  - » National Medical Support Notice (NMSN)
- ◆ Child Age 26 or Older
  - » Certified Handicapped Child/Disabled Student Attending Physician Statement signed by the Caregiver and the child's attending physician
  - » DD-214 military documents showing honorable discharge from military branches

All Caregivers must verify dependent information for benefits enrollment.

## Qualifying Events

### Changing Your Benefits During the Year

With the Sinai Chicago healthcare insurance programs Caregiver contributions are made on a pretax basis, it is important that you make your elections during your enrollment period carefully because you can only make changes during the year if you have a qualified life event according to IRS regulations listed below.

**Changes to your benefits may be made only if preceded by a documented qualified life event and they are made within 30 days of the event.** Your change must be consistent with your life event/status change.

Listed below are some events that qualify for a change in coverage:

- ◆ Marriage
- ◆ Civil Union
- ◆ Divorce or legal separation
- ◆ Birth or placement for adoption of a child
- ◆ Ineligibility of a dependent
- ◆ Loss of other coverage
- ◆ Change in your employment status or that of your spouse
- ◆ Significant increase in premium cost due to change in status
- ◆ A court order
- ◆ Entitlement to Medicare or Medicaid

**If you experience one of these events and want to change your benefits, you must make the change within 30 days of the event.** Contact Human Resources/Benefits for details on any benefit changes permitted. If you miss the window for making a change, you will need to wait until the next open enrollment period to make a change.

Life event changes are made by contacting Human Resources and completing a Benefits Change form within 30 days at **773.257.1190** or email **HumanResources@Sinai.org**.

**Sinai Chicago Caregivers are responsible to keep Human Resources updated on personal information including:**

- ◆ Address changes
- ◆ Phone number changes
- ◆ Marital status
- ◆ Divorce or legal separation or dependent birth/adoption
- ◆ Change in beneficiary designation
- ◆ Court order coverage changes
- ◆ Emergency contacts
- ◆ Dependent child(ren) reaches age 26

Your personal contact data may be updated by a Caregiver HR Action Form. Much of this information is time-sensitive and can affect your coverage; please contact Human Resources at **773.257.1190** or email **HumanResources@Sinai.org** with any questions.

### Benefits Contact Information

If you would like to find an in-network provider, or ask detailed questions about your benefits, you may contact the insurance companies/service providers directly. See page 26.

### Looking for an ID Card?

Once enrolled, you can find ID cards for the following benefits by registering for portal access and downloading a copy of the ID card.

- ◆ For a Medical Member ID card visit **bcbsil.com** to register.
- ◆ For a Lincoln Dental PPO ID card visit **LincolnFinancial.com** to register.
- ◆ For a Guardian Dental HMO ID card visit **GuardianLife.com** to register.
- ◆ For a Superior Vision ID card visit **SuperiorVision.com** to register.

"How to" flyers for any of the above benefits are available to download on Sinai Chicago's Sharepoint site.



## Medical Benefits

Administered by Blue Cross Blue Shield of Illinois

### Medical Insurance Options

Sinai provides several options through Blue Cross Blue Shield of Illinois, including the Traditional PPO, the High Deductible Health Plan PPO with an HSA, and Blue Advantage HMO.

For our insurance plans we offer Single, Single + 1 and Family coverage levels (2 or more dependents for coverage is family). You and your dependents must be covered on the same health care plan.

You have three medical plan options and will pay less out-of-pocket when you see an in-network provider.

The BCBSIL Participating Provider Options (PPO) Providers are In-Network for:

- ◆ Sinai Traditional PPO
- ◆ Sinai HDHP PPO

The BCBSIL Blue Advantage HMO Providers are In-Network for:

- ◆ Sinai BA HMO

However, if you see a Sinai PPO or HMO “Home Hospital” provider, your savings are even greater! See details on pages 7-11.

New ID cards will only be mailed to new Caregivers. Log into Blue Access for Members (BAM) at [www.bcbsil.com/member](http://www.bcbsil.com/member) to access information about your coverage.

### Prescription Drug Programs

Enrollment in a Sinai medical plan also provides prescription drug coverage. You have the option to fill prescriptions at Sinai Community Pharmacy where generic copays may cost less or at your local drug store through Prime using your medical ID card. Mail order prescriptions are now available through Express Scripts Pharmacy. Contact Express Script at **833.715.0942** or visit [express-scripts.com/rx](http://express-scripts.com/rx).

Also, if you need specialty prescriptions, our provider is Accredo. To start using Accredo, call **833.721.1619**. An Accredo representative will work with your doctor on the rest. Once registered, you can manage your prescriptions on [accredo.com](http://accredo.com) or through the mobile app.

### Salary Tiers for Medical Plan Rates

Caregivers pay for medical insurance twice monthly. The rate paid for medical insurance varies based on annualized base salary, employment status, and coverage election.

Sinai Chicago has three medical plan salary tiers as follows:

- ◆ Tier 1 – \$0 – \$49,999.99
- ◆ Tier 2 – \$50,000 – \$99,999.99
- ◆ Tier 3 – \$100,000 +

Base salary is calculated by taking your hourly rate (seen on your paycheck), multiplied against your scheduled (not worked) pay period hours recorded in the payroll system.

For Registry status Caregivers, the salary tier is determined by multiplying the base pay rate times 936 hours.

For a list of costs, please see the Medical, Dental and Vision Rates rates on page 27.

Your health insurance deductions are taken out of 24 paychecks, Consolidated 403(b) retirement savings plan deductions are taken out of 26 paychecks.

Caregivers whose compensation changes during the calendar year as a result of events such as changing job codes, changing status (FT to PT), adding/deleting dependents will have the contribution tier recalculated based on the \*base salary at that time.

### Choosing a BA HMO Primary Care Physician (PCP)

You must choose your BA HMO Primary Care Physician (PCP) group by contacting Blue Cross Blue Shield at [www.bcbsil.com](http://www.bcbsil.com).

Out of the Chicago area BA HMO Coverage — In most cases, the HMO benefits are not available for you or your dependents *if you reside outside the service area*. Some provisions are available for children away at college. Please follow up with Blue Cross and Blue Shield if you have concerns about specific benefit limitations or exclusions.



#### Sinai Spotlight

Caregivers and dependents covered on Sinai Health PPO and HMO plans can receive many services at Sinai Home Hospital facilities at lower costs. When enrolling in the HMO, keep in mind that you may be required to pay copays at the time of visit, unless you are using a Sinai-employed provider.

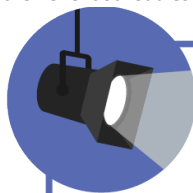


## Medical Benefits

Administered by Blue Cross Blue Shield of Illinois

	BCBS Traditional PPO		
	Home Hospital	In-Network	Out-of-Network
<b>WHAT YOU WILL PAY</b>			
<b>Annual Deductible</b> one person can fill no more than the individual deductible amount	\$250 individual \$750 family	\$2,000 individual \$5,000 family	\$3,000 individual \$6,000 family
<b>Coinsurance</b>	No charge	20% after deductible	50% after deductible
<b>Annual Out-of-Pocket Limit</b>	\$750 individual \$2,250 family	\$7,340 individual \$18,350 family	\$14,400 individual \$28,800 family
<b>PHYSICIAN SERVICES</b>			
<b>Physician Office Visits</b>	No charge	20% after deductible	50% after deductible
<b>Specialist Office Visits</b>	No charge	20% after deductible	50% after deductible
<b>Preventive Care</b>	No charge	No charge	50% after deductible
<b>INPATIENT HOSPITAL – FACILITY SERVICES</b>			
<b>Inpatient Hospitalization and Facility Services</b>	No charge	20% after deductible	\$300 copay then 50% after deductible
<b>OUTPATIENT CARE</b>			
<b>X-Rays and Independent Laboratory Services</b>	No charge	20% after deductible	50% after deductible
<b>Procedure Room</b>	No charge	20% after deductible	50% after deductible
<b>EMERGENCY/URGENT CARE</b>			
<b>Hospital Emergency Room</b>	\$300 copay	\$300 copay	\$300 copay
<b>Urgent Care</b>	N/A	20% after deductible	50% after deductible
<b>OUTPATIENT REHABILITATION</b>			
<b>Physical, Speech Cardiac and Occupational Rehabilitation Therapy Mental Health and Substance Abuse</b>	No charge	20% after deductible	50% after deductible
<b>PRESCRIPTIONS 1-30 DAYS BY USING MEDICAL ID CARD AT SINAI COMMUNITY OR LOCAL PHARMACY</b>			
<b>Generic</b>	\$10 copay	\$25 copay	Not covered
<b>Preferred Brand</b>	\$40 copay	\$50 copay	Not covered
<b>Non-Preferred Brand</b>	\$100 copay	\$100 copay	Not covered
<b>PRESCRIPTIONS 31-90 DAYS BY EXPRESS SCRIPTS MAIL ORDER, OR USING MEDICAL ID AT SINAI COMMUNITY OR LOCAL PHARMACY</b>			
<b>Generic</b>	\$20 copay	\$50 copay	Not covered
<b>Preferred Brand</b>	\$80 copay	\$100 copay	Not covered
<b>Non-Preferred Brand</b>	\$200 copay	\$200 copay	Not covered
<b>SPECIALTY PRESCRIPTIONS 1-30 DAYS UNDER ACCREDO PHARMACY PROGRAM</b>			
<b>Specialty Mail-Order</b>	45% coinsurance up to \$3,000 OOP max	45% coinsurance up to \$3,000 OOP max	Not covered

Note: The comparisons are outlines of the Benefit Schedules. This exhibit in no way replaces the plan document of coverage, which outlines all the plan provisions and legally governs the operation of the plans.



### Sinai Spotlight

When filled at the Sinai “Home Hospital” Community pharmacy, your copays are lower: Generic drugs are only a \$10 copay and Brand Name are \$40 under Traditional PPO and HMO plans (HDHP PPO plan, full price, then copay after deductible)

**New! Effective 2/1/2025!**



## Start Saving Money on High-Cost Medications with FlexAccess™

FlexAccess is a cost assistance program designed to help you lower your costs if you take certain high-cost medications. This program is part of the Blue Cross and Blue Shield of Illinois health plan your employer offers.

### Get the Most From the FlexAccess Program

- If you or your dependents take one or more of the medications in our program, you may get a letter or, in some cases, a phone call from the FlexAccess team to help you get started.
- The team will review your cost share (what you pay when you buy your prescription) at the pharmacy you use now. The new amount you would pay may be as low as \$0.
- Speak with the FlexAccess team, even if you are using a drug manufacturer's coupon now, to make sure you are paying the lowest cost.
- Participating in this program is your choice.

Call FlexAccess at **888-302-3618**, M-F, 7 a.m. to 7 p.m. CT, or email FlexAccess Member Services at **[member.services@flexaccessrx.com](mailto:member.services@flexaccessrx.com)** to ask any questions or find out if your prescription drug is part of this program.



## Medical Benefits

Administered by Blue Cross Blue Shield of Illinois

BCBS High Deductible Health Plan (HDHP) PPO			
	Home Hospital	In-Network	Out-of-Network
<b>WHAT YOU WILL PAY</b>			
<b>Annual Deductible</b> one person can fill no more than the individual deductible amount	\$1,950 individual \$4,350 family	\$2,750 individual \$6,150 family	\$3,950 individual \$8,850 family
<b>Coinsurance</b>	0% after deductible	20% after deductible	50% after deductible
<b>Annual Out-of-Pocket Limit</b>	\$2,340 individual \$5,220 family	\$4,590 individual \$9,180 family	\$12,050 individual \$26,990 family
<b>PHYSICIAN SERVICES</b>			
<b>Physician Office Visits</b>	\$0 copay after deductible	20% after deductible	50% after deductible
<b>Specialist Office Visits</b>	\$0 copay after deductible	20% after deductible	50% after deductible
<b>Preventive Care</b>	No charge	No charge	50% after deductible
<b>INPATIENT HOSPITAL-FACILITY SERVICES</b>			
<b>Inpatient Hospitalization and Facility Services</b>	No charge after deductible	20% after deductible	\$300, +\$150/day up to 15 days, then 50% after deductible
<b>OUTPATIENT CARE</b>			
<b>X-Rays and Independent Laboratory Services</b>	No charge after deductible	20% after deductible	50% after deductible
<b>Procedure Room</b>	No charge after deductible	20% after deductible	50% after deductible
<b>EMERGENCY/URGENT CARE</b>			
<b>Hospital Emergency Room</b>	No charge after deductible	No charge after deductible	50% after deductible
<b>Urgent Care</b>	N/A	20% after deductible	50% after deductible
<b>OUTPATIENT REHABILITATION</b>			
<b>Physical, Speech Cardiac and Occupational Rehabilitation Therapy Mental Health and Substance Abuse</b>	No charge after deductible	20% after deductible	50% after deductible
<b>PRESCRIPTIONS 1-30 DAYS BY USING MEDICAL ID CARD AT SINAI COMMUNITY OR LOCAL PHARMACY</b>			
<b>Generic</b>	\$10 copay	\$25 copay	Not covered
<b>Preferred Brand</b>	\$40 copay	\$50 copay	Not covered
<b>Non-Preferred Brand</b>	\$100 copay	\$100 copay	Not covered
<b>PRESCRIPTIONS 31-90 DAYS BY EXPRESS SCRIPTS MAIL ORDER, OR USING MEDICAL ID AT SINAI COMMUNITY OR LOCAL PHARMACY</b>			
<b>Generic</b>	\$20 copay	\$50 copay	Not covered
<b>Preferred Brand</b>	\$80 copay	\$100 copay	Not covered
<b>Non-Preferred Brand</b>	\$200 copay	\$200 copay	Not covered
<b>SPECIALTY PRESCRIPTIONS 1-30 DAYS UNDER ACCREDO PHARMACY PROGRAM</b>			
<b>Specialty Mail-Order</b>	45% coinsurance up to \$2,000 OOP max	45% coinsurance up to \$2,000 OOP max	Not covered

Note: The comparisons are outlines of the Benefit Schedules. This exhibit in no way replaces the plan document of coverage, which outlines all the plan provisions and legally governs the operation of the plans.

**New! Effective 2/1/2025!**

A photograph of a woman and a young child lying on their stomachs on a lush green lawn. The woman is smiling and looking up at the sky, and the child is also smiling and looking up. They are both wearing dark clothing. The text "FlexAccess™ Qualified HDHP Worry-Free Savings on Prescriptions" is overlaid on the left side of the image.

## FlexAccess™ Qualified HDHP Worry-Free Savings on Prescriptions

FlexAccess Qualified High Deductible Health Plan can help you lower your out-of-pocket costs if you take high-cost medications. This program is part of the Blue Cross and Blue Shield of Illinois qualified **high-deductible health plan** your employer offers.

If you haven't met your HDHP deductible yet, you may be struggling to pay for your medications. One option is to sign up for a drug manufacturer's coupon (or copay assistance) program. These available programs may lower what you owe for your prescriptions.

### How it Works

- If you are not using an available drug manufacturer coupon program today to help pay for your covered high-cost medications, you may get a letter, or in some cases, a phone call to help you get set up.
- To stay within IRS rules, the value of any coupon used will not apply to your yearly plan deductible and/or out-of-pocket maximum. Only the amount you pay out-of-pocket may apply.
- After you've met your yearly plan deductible, you'll pay the copay or coinsurance cost for your prescriptions, based on your benefits.

### Not using a manufacturer coupon program today?

- You can search for one on the drug manufacturer's website,
- Ask your pharmacist, or
- Call Prime Member Services at 844-210-0823, M-F, 8 a.m. to 4 p.m., CT, for help in finding one or for any copay assistance questions.

## Medical Benefits

Administered by Blue Cross Blue Shield of Illinois

	Blue Advantage HMO	
	Home Hospital	In-Network
<b>WHAT YOU WILL PAY</b>		
<b>Annual Deductible</b> one person can fill no more than the individual deductible amount	\$0 individual \$0 family	\$0 individual \$0 family
<b>Coinsurance</b>	N/A	N/A
<b>Annual Out-of-Pocket Limit</b>	\$3,000 individual* \$6,000 family*	\$3,000 individual* \$6,000 family*
<b>PHYSICIAN SERVICES</b>		
<b>Physician Office Visits</b>	No charge	\$40 copay
<b>Specialist Office Visits</b>	No charge	\$50 copay
<b>Preventive Care</b>	No charge	No charge
<b>INPATIENT HOSPITAL-FACILITY SERVICES</b>		
<b>Inpatient Hospitalization and Facility Services</b>	No charge	\$750 copay
<b>OUTPATIENT CARE</b>		
<b>X-Rays and Independent Laboratory Services</b>	No charge	\$300 copay
<b>Procedure Room</b>	No charge	No charge
<b>EMERGENCY/URGENT CARE</b>		
<b>Hospital Emergency Room</b>	\$250 copay	\$250 copay
<b>Urgent Care</b>	N/A	\$20 copay
<b>OUTPATIENT REHABILITATION</b>		
<b>Physical, Speech Cardiac and Occupational Rehabilitation Therapy Mental Health and Substance Abuse</b>	\$40 copay	\$40 copay
<b>PRESCRIPTIONS 1-30 DAYS BY USING MEDICAL ID CARD AT SINAI COMMUNITY OR LOCAL PHARMACY</b>		
<b>Generic</b>	\$10 copay	\$25 copay
<b>Preferred Brand</b>	\$40 copay	\$50 copay
<b>Non-Preferred Brand</b>	\$100 copay	\$100 copay
<b>PRESCRIPTIONS 31-90 DAYS BY EXPRESS SCRIPTS MAIL ORDER, OR USING MEDICAL ID AT SINAI COMMUNITY OR LOCAL PHARMACY</b>		
<b>Generic</b>	\$20 copay	\$50 copay
<b>Preferred Brand</b>	\$80 copay	\$100 copay
<b>Non-Preferred Brand</b>	\$200 copay	\$200 copay
<b>SPECIALTY PRESCRIPTIONS 1-30 DAYS UNDER ACCREDO PHARMACY PROGRAM</b>		
<b>Specialty Mail-Order</b>	45% coinsurance up to \$2,000 OOP max	45% coinsurance up to \$2,000 OOP max

Note: The comparisons are outlines of the Benefit Schedules. This exhibit in no way replaces the plan document of coverage, which outlines all the plan provisions and legally governs the operation of the plans.

\*The BA HMO plan has a Separate drug out-of-pocket limit of \$4,000 individual / \$8,000 family.



### Sinai Spotlight

Copays and deductibles on the Sinai medical plans are lower than 75% of other healthcare employers.



## Premium and Out-of-Pocket Cost Considerations/Comparisons

Here are two examples of the three plan options and your potential in-network out-of-pocket expenses. See pages 7-11, and 27 for specific costs in your rate tier and plan.

Plan – Tier 1 Pay Rates Employee Only Coverage	Traditional PPO*	HDHP PPO**	HMO***
Premium Per Pay Date	\$68	\$40	\$48
Premium 2x Per Month	\$136	\$80	\$96
Annual Premium	\$1,632	\$960	\$1,152
Annual Individual Deductible	\$2,000	\$2,750	N/A
Annual Individual Out-of-Pocket Limit	\$7,340	\$4,590	\$3,000

Plan – Tier 2 Pay Rates Family Coverage	Traditional PPO*	HDHP PPO**	HMO***
Premium Per Pay Date	\$472	\$204	\$244
Premium 2x Per Month	\$944	\$408	\$488
Annual Premium	\$11,328	\$4,896	\$5,856
Annual Family Deductible	\$5,000	\$6,150	N/A
Annual Family Out-of-Pocket Limit	\$18,350	\$9,180	\$6,000

\*The Traditional Plan only covers Medical costs after the participant pays the entire Annual Deductible. Once paid, Medical costs are subject to copays/coinsurance Prescription costs are subject to copays.

\*\*The HDHP Plan only covers Medical and Prescription Drug costs after the participant pays the entire Annual Deductible. Once paid, Medical and Rx Drug costs are subject to copays/coinsurance. When enrolled in the HDHP PPO, you may set aside pre-tax dollars Health Savings Account (HSA). Participants may use this account for qualified medical, Prescription Drug and vision costs.

\*\*\*The HMO Plan has a separate prescription drug out-of-pocket limit of \$4,000 individual / \$8,000 family.

## Medical Plan Options – Your Choice

	Pros	Cons
<b>Traditional PPO</b>	<ul style="list-style-type: none"> <li>Extensive BCBSIL Participating Provider Options (PPO) Network</li> <li>No referrals required</li> <li>Lower deductible than HDHP</li> </ul>	<ul style="list-style-type: none"> <li>Higher employee premiums</li> <li>More out-of-pocket expense than HMO</li> </ul>
<b>HDHP PPO</b>	<ul style="list-style-type: none"> <li>Extensive BCBSIL Participating Provider Options (PPO) Network</li> <li>No referrals required</li> <li>Sinai Employer contributions to your Health Savings Account (HSA)</li> <li>Lower employee premiums</li> <li>Both Medical and Drugs apply to out-of-pocket maximums</li> <li>Option to use tax-free Health Savings Account (HSA) program</li> </ul>	<ul style="list-style-type: none"> <li>Highest Annual Deductible</li> <li>Per IRS regulations, participants must pay the entire individual or family annual deductible before any medical and/or prescription drug costs are paid for by the plan</li> </ul>
<b>BA HMO</b>	<ul style="list-style-type: none"> <li>Lower employee premiums</li> <li>Lower out-of-pocket expense</li> <li>Fixed predictable copays on services</li> </ul>	<ul style="list-style-type: none"> <li>Limited to BCBSIL HMO Provider Network</li> <li>Primary Care Provider (PCP) Blue Advantage group referrals required for services</li> <li>No out-of-network coverage, except ER</li> <li>Separate prescription drug out-of-pocket maximums</li> </ul>

For the complete list of medical plan costs per paycheck, see page 27.



## Health Savings Account (HSAs)

Administered by HSA Bank

Per IRS regulations, you may enroll in a Health Savings Account (HSA) **ONLY** if you are enrolled in the High Deductible Health Plan PPO. HSA participants have the opportunity to place pretax dollars aside to be used for qualified medical expenses. To take advantage of the convenience of payroll deduction you must enroll with HSA Bank. Once you enroll online through the benefit administration system HSA Bank will be provided your information to establish your account. HSA Bank will reach out to you if there is any additional information needed; please respond promptly to avoid a delay in your benefit deposits!

With a Health Savings Account (HSA), any unused balances will earn interest and are rolled forward to the subsequent plan years. You can use your HSA to:

- ◆ Pay for qualified out-of-pocket expenses (including medical, Rx, dental, and vision care) from the account.
- ◆ Save money for future qualified health expenses.

## Sinai Employer Contributions

To help with the cost of care, caregivers who elect the HDHP PPO plan, starting in 2025, Sinai Chicago will fund your HSABank account with quarterly employer contributions that can add up to \$500 annually (\$125 per quarter) for single coverage, and up to \$1,000 annually (\$250 per quarter) for Employee+1 or Employee+Family coverage. Pro-rated contributions will be funded at the end of each calendar quarter.

## Your Contributions

In 2025, if you elect coverage as an individual you can contribute a maximum of \$4,300 to your HSA (the annual maximum includes Employer contributions) on a pretax basis. If you elect coverage for you and your family, you can contribute up to a maximum of \$8,550 to your HSA (the annual maximum includes Employer contributions) on a pretax basis. If you don't use up all of the money by the end of the year, the balance rolls over into the following year. Since you own your HSA, you keep all balances, even if you change health plans or change jobs.

**Note: HSA accounts require re-enrollment every year. HSA participants age 55 and older are allowed to save an additional catch-up contribution of \$1,000 for 2025.**

The deductible is what you pay out of your own pocket before the health plan starts to pay. Under an HDHP PPO, the deductible applies to both medical and prescription drugs. You can use the money to pay for current out-of-pocket expenses or save for reimbursement later.

You also have the option to enroll in a **limited purpose** Flex Spending Account and use pre-tax dollars to pay for out-of-pocket expenses only for vision and dental care.



## Flexible Spending Accounts (FSAs)

Administered by Inspira Financial (previously Payflex)

For the Flexible Spending we offer two separate FSAs: medical and dependent care. You can enroll in one, both or none. At the time of enrollment, you elect an annual goal amount and the amount is broken down into the number of paychecks remaining for the year. These plan rules and limits are set by the IRS which includes a forfeiture rule (use it or lose it) for any unused funds. These plans are administered through Inspira Financial (previously Payflex).

- ◆ Healthcare Flexible Spending (FSA) maximum for 2025 is \$3,300. NOTE: Please pay attention to the limited allowable over the counter eligible items when electing your amount. A listing of eligible items is available online <https://inspirafinancial.com/individual/contact-us>.
- ◆ Dependent Care Flexible Spending (FSA) maximum for 2025 will be \$5,000
- ◆ All Flexible Spending Accounts (FSAs) funds must be used by March 15 of the subsequent year or any remaining balance will be forfeited.

What is Pretax? When those amounts are “Pretax” it means money put into the FSA accounts are not subject to taxes. The amount must be confirmed each year during open enrollment. You may reduce or drop your participation only at the beginning of each calendar quarter by providing written request to HR. Once you cancel your participation, your next opportunity to enroll is during the next annual enrollment.

**Note: Flex accounts require re-enrollment every year.**

	HSA	FSA	Limited FSA
<b>Eligibility</b>	Caregiver must enroll in a qualified high deductible health plan	Caregiver cannot be enrolled in a qualified high deductible health plan	Caregiver must enroll in a qualified high deductible health plan
<b>Use of funds</b>	To pay for qualified medical expenses	To pay for qualified medical expenses	In conjunction with HSA for out-of-pocket dental and vision expenses
<b>Which dependents are eligible</b>	Caregiver, spouse and dependents	Caregiver, spouse and dependents	Caregiver, spouse and dependents
<b>Annual Contribution Limits</b>	(includes Sinai Employer contributions) Self-only: \$4,300 Family: \$8,550 55 or older can contribute additional \$1,000	\$3,300	\$3,300
<b>Deadline for using your money</b>	Funds do not expire from year-to-year. Rollover money is in addition to contribution limits	Caregiver forfeits any remaining balance if not used by March 15 of the following year	Caregiver forfeits any remaining balance if not used by March 15 of the following year
<b>Advantage for Caregivers</b>	<ul style="list-style-type: none"> <li>Contributions are pretax</li> <li>Unused money rolls over and is the caregiver's for life until used</li> <li>Can use it to pay for dependent and spouse medical expenses</li> <li>Can make incremental contributions, but only the balance in the account may be used</li> </ul>	<ul style="list-style-type: none"> <li>Contributions are pretax</li> <li>Can make incremental contributions, but still use the full amount right away</li> </ul>	<ul style="list-style-type: none"> <li>Contributions are pretax</li> <li>Can make incremental contributions, but still use the full amount right away</li> </ul>

	Dependent Care FSA
<b>Eligibility</b>	All Caregivers
<b>Use of funds</b>	To pay for day care expenses in order for you to work
<b>Which dependents are eligible</b>	Caregiver
<b>Annual Contribution Limits</b>	\$5,000
<b>Deadline for using your money</b>	Caregiver forfeits any remaining balance if not used by March 15 of the following year
<b>Advantage for Caregivers</b>	Contributions are pretax



## Pretax Transit and Commuter Accounts

Administered by Inspira Financial (previously Payflex)

Transit and Commuter Spending Accounts for 2025 are subject to the following IRS limits. The IRS has not yet released the new spending limits. The monthly amounts for Transit is \$325 (\$3,900 annual) and \$325 (\$3,900 annual) for Commuter Parking (train lot parking, **not Sinai lots**) pretax on a monthly basis.

**Note: Transit and Commuter Spending Accounts require re-enrollment every year.**

	Transportation Account	Parking Account
<b>Eligibility</b>	All Caregivers	All Caregivers
<b>Use of funds</b>	To pay for the costs of mass transit transportation expenses and/or parking to-from work	To pay for the costs of mass transit transportation expenses and/or parking to-from work
<b>Which dependents are eligible</b>	Caregiver	Caregiver
<b>Monthly Contribution Limits</b>	\$325	\$325
<b>Annual Contribution Limits</b>	Mass Transit—\$3,900	Parking—\$3,900
<b>Deadline for using your money</b>	N/A	N/A
<b>Advantage for Caregivers</b>	Contributions are pretax	Contributions are pretax



## Dental Benefits

Administered by Lincoln Financial Group and Guardian

Dental insurance is offered to Caregivers and their eligible dependents. You have a choice of the Lincoln Financial PPO or the Guardian DHMO plans. Good oral care is important to your overall physical health and mental well-being.

Benefits	Lincoln PPO Plan		Guardian DHMO Plan
	In-Network	Out-of-Network	In-Network
<b>DEDUCTIBLE</b>			
<b>Individual</b>	\$50	\$50	N/A
<b>Family</b>	\$150	\$150	N/A
<b>Waived for Type A</b>	Yes	Yes	See Schedule
<b>Annual Maximum</b>	\$2,000	\$2,000	Unlimited
<b>Lifetime Ortho Maximum</b>	\$5,000	\$5,000	See copayment schedule
<b>TYPE A PREVENTIVE SERVICES</b>			
<b>Cleanings, fluoride treatment, exams, x-rays, space maintainers, sealants</b>	100%, 3 cleanings per year	100%	No copay *sealants require \$10 copay per tooth
<b>TYPE B DIAGNOSTIC/BASIC SERVICES</b>			
<b>Palliative treatment, fillings, oral surgery, endodontics, periodontics</b>	80% after deductible	80% after deductible	Copay schedule Sample copays: Composite filling, 1 surface, anterior tooth colored \$26 Removal of erupted tooth \$20
<b>TYPE C MAJOR SERVICES</b>			
<b>Bridges, crowns, dentures, implants</b>	70% after deductible	60% after deductible	Copay Schedule Sample copays: Crown-porcelain fused to high noble metal \$430 Complete dentures upper \$550
<b>ORTHODONTIC SERVICES</b>			
<b>(Adults and Dependent children up to age 19 only)</b>	50% to \$5,000 both In/Out		Comprehensive Orthodontics for child up to 19th birthday. Banding \$1,495

Note: The comparisons are outlines of the Benefit Schedules. This exhibit in no way replaces the plan document of coverage, which outlines all the plan provisions and legally governs the operation of the plans.

If you have questions about the dental coverage before making your final enrollment decision, you can contact Lincoln at **800.243.2765** or go to [lincolnfinancial.com/findadentist](http://lincolnfinancial.com/findadentist) or contact Guardian Dental at **888.600.1600** or go to [guardiananytime.com](http://guardiananytime.com) for answers.

For dental rates, please see the Sinai Caregiver rates sheets on pages 27.

**Note: Orthodontia treatment under a prior plan will not be continued with Lincoln Financial or Guardian Dental programs.**



### Sinai Spotlight

The Lincoln PPO plan \$2,000 Annual Maximum and \$5,000 Lifetime Ortho Maximum are more generous than plans offered by 75% of healthcare employers.



### Sinai Spotlight

The Guardian DHMO plan offers a College Tuition Benefit Program that allows you to earn credits each year you are covered that can be used at over 400+ four-year undergraduate colleges and universities across the U.S.

## Vision Benefits

Administered by Superior Vision

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Care for the eyes should be a major concern to everyone.



### Sinai Spotlight

Your Sinai Vision Plan covers eye exams, lenses and frames once per year. This is the most generous benefit frequency available for vision coverage in the market.



**SuperiorVision®**

## Vision plan benefits for Sinai Health System

Copays		Monthly premiums		Services/frequency	
Exam	\$10	Emp. only	\$13.11	Exam	1 per calendar year
Materials <sup>1</sup>	\$10	Emp. + 1 dependent	\$19.72	Frame	1 per calendar year
Contact lens fitting (standard & specialty)	\$25	Emp. + family	\$28.29	Contact lens fitting	1 per calendar year
				Lenses	1 pair per calendar year
				Contact lenses	1 allowance per calendar year

### Benefits through Superior National network

	In-network	Out-of-network
Exam (ophthalmologist)	Covered in full	Up to \$37 retail
Exam (optometrist)	Covered in full	Up to \$28 retail
Frames	\$200 retail allowance	Up to \$91 retail
Contact lens fitting (standard <sup>2</sup> )	Covered in full	Not covered
Contact lens fitting (specialty <sup>2</sup> )	\$50 retail allowance	Not covered
Lenses (standard) per pair		
Single vision	Covered in full	Up to \$29 retail
Bifocal	Covered in full	Up to \$43 retail
Trifocal	Covered in full	Up to \$53 retail
Progressives <sup>3</sup>	Covered in full	Up to \$50 retail
Standard anti-reflective	Covered in full	Not covered
Polycarbonate	Covered in full	Not covered
Photochromic	Covered in full	Not covered
Factory scratch coating	Covered in full	Not covered
UV coating	Covered in full	Not covered
Contact lenses	\$150 retail allowance	Up to \$100 retail

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements

<sup>1</sup> Materials co-pay applies to lenses and frames only, not contact lenses

<sup>2</sup> Standard contact lens fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only. Specialty contact lens fitting applies to new contact wearers and/or a member who wear toric, gas permeable, or multi-focal lenses.

<sup>3</sup> If premium progressive lenses are selected, members receive an allowance based on the provider's charges for standard progressive lenses

\* One pair of glasses and one contact lens allowance are included within the above service frequencies.

### Discount features

#### Discounts on covered materials<sup>4</sup>

These discounts apply to the glasses and contacts that are covered under the vision benefits.

Frames:	20% off amount over allowance
Conventional contacts	20% off amount over allowance
Disposable contact	10% off amount over allowance

Lens type*	Member out-of-pocket <sup>4</sup>
Tints, solid	\$15
Tints, gradient	\$18
Blue light filtering	\$15
Digital single vision	\$30
<b>Progressive lenses</b>	
Premium/Ultra/Ultimate	\$110 / \$150 / \$225
<b>Anti-reflective coating</b>	
Premium/Ultra/Ultimate	\$70 / \$85 / \$120
Polarized lenses	\$75
High Index (1.67 / 1.74)	\$80 / \$120

\* The above table highlights some of the most popular lens type and is not a complete listing. This table outlines member out-of-pocket costs<sup>4</sup> and are not available for premium/upgraded options unless otherwise noted.

<sup>4</sup>Not all providers participate in Superior Vision Discounts, including the member out-of-pocket features. Call your provider prior to scheduling an appointment to confirm if he/she offers the discount and member out-of-pocket features. The discount and member out-of-pocket features are not insurance. Discounts and member out-of-pocket are subject to change without notice and do not apply if prohibited by the manufacturer. Lens options may not be available from all Superior Vision providers/all locations.

Disclaimer: All final determinations of benefits, administrative duties, and definitions are governed by the Certificate of Insurance for your vision plan. Please check with your Human Resources department if you have any questions.

Superior Vision Services, Inc. P.O. Box 967 Rancho Cordova, CA 95741 (800) 507-3800 superiorvision.com

The Superior Vision Plan is underwritten by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, AKA The Guardian or Guardian Life



NVIGRP 5-07

1021-BSv2/IL



## Basic Life Insurance and Accidental Death & Dismemberment

Administered by Lincoln Financial Group

Group Life insurance helps provide financial stability and protection for your family in the case of a death. Basic Life Insurance and AD&D is paid for by Sinai Chicago and provided at no cost to you.

<b>Executives and Physicians</b>	3x Base Pay up to \$1,000,000
<b>Directors and Managers</b>	2x Base Pay up to \$800,000
<b>Non-Union Caregivers</b>	1x Base Pay up to \$200,000

## Supplemental Life Insurance Options

Administered by Lincoln Financial Group

Supplemental Life Insurance is available in addition to your Sinai Chicago-provided basic life. You may purchase Supplemental Life Insurance for your dependents if you purchase additional coverage for yourself.

If you would like to enroll or increase your coverage, evidence of insurability may be required.

**Supplemental Life** — You can elect an amount in increments of \$10,000, subject to the lesser of a maximum of 5x your basic annual earnings or \$1,000,000. The guarantee issue is \$400,000.

You will not be required to show proof of good health if you enroll within 30 days of becoming eligible and do not exceed the guarantee issue amount. If you choose to purchase Supplemental Life Insurance at any other time and/or exceed the guarantee issue, you may be required to submit proof of good health.

**Spouse Life** — You can elect \$25,000 to \$250,000 in \$5,000 increments. The guarantee issue is \$25,000.

**Child Life** - You can elect \$10,000 per eligible dependent child or \$250 per child less than 6 months. You must provide the names of all eligible dependent children that you want covered.

Supplemental Life Insurance Rates Monthly per \$1,000 of coverage	
<b>Caregiver and Spouse Rates<sup>1</sup></b>	
<b>Under Age 20</b>	\$.05
<b>20 – 24</b>	\$.05
<b>25 – 29</b>	\$.05
<b>30 – 34</b>	\$.08
<b>35 – 39</b>	\$.09
<b>40 – 44</b>	\$.11
<b>45 – 49</b>	\$.17
<b>50 – 54</b>	\$.29
<b>55 – 59</b>	\$.54
<b>60 – 64</b>	\$.66
<b>65 – 69</b>	\$1.28
<b>70 – 74</b>	\$1.28
<b>75 – 79</b>	\$1.28
<b>80 – 84</b>	\$1.28
<b>85 – 89</b>	\$1.28
<b>90 – 94</b>	\$1.28
<b>95 – 99</b>	\$1.28

<sup>1</sup>Spouse rate is based on Caregiver's age

---

Not everyone's personal situation is the same; your family needs may be different from the needs of your coworkers.

In recognition of these differences, we offer supplemental benefits, which you can purchase at group rates.

---



## Disability

### Disability Protection for Non-Union Caregivers

#### Sick Pay (Sick C and SLB)

Sinai Chicago provides Paid Leave and Paid Sick and Safe Leave in accordance with the City of Chicago Ordinance. All non-union caregivers may accrue up to five (5) days of paid sick (Sick C) and safe time-off. In addition, up to four (4) days of Sick Leave Bank (SLB) may be accrued each year. See the online Human Resources policies for more details.

#### Sinai Short-Term Disability (STD) Policy

Sinai Chicago provides STD benefits to full-time, non-union caregivers who have one year of service for illness or injury after 21-days; the benefit is an amount equal to 50% of your base pay. See the online Human Resources policies for more details.

#### Voluntary Short-Term Disability Insurance (Chubb)

Eligible Part-Time and Full-Time Caregivers may purchase additional Short-Term Disability insurance through Chubb that would supplement the STD policy provided by Sinai. This individual disability insurance can replace up to 60% of your covered earnings to a monthly maximum of \$6,000 after a 14 or 30 day elimination period.

#### Basic Long-Term Disability Insurance (Lincoln Financial)

Sinai Chicago provides basic Long-Term Disability insurance to eligible Part-Time and Full-Time Caregivers. Paid monthly, the benefit can equal to 50% of your base pay earnings, up to a maximum monthly benefit of \$5,000.

Subject to plan provisions, basic LTD can provide coverage from 180 days through 2 years of a long-term disability.

#### Supplemental Long-Term Disability Insurance (Lincoln Financial)

Eligible Part-Time and Full-Time Caregivers may increase LTD coverage by enrolling in the Supplemental LTD. This plan increases the LTD benefit to 60% of base pay earnings, up to \$10,000 monthly benefit. Also, Supplemental LTD increases the duration of benefits to your Social Security Normal Retirement Age.

The Supplemental LTD cost is \$0.45 per \$100 of monthly base pay earnings. To calculate the cost of your coverage, multiply your gross or pre-tax monthly pay (not to exceed \$10,000) times \$0.45. Divide the result by 100 for the premium that will be deducted from your paycheck each month. Divide by 2 for your bi-weekly rate.

**Note:** Executives, Directors, Managers, Physicians and Residents are not eligible for Supplemental LTD, and must login to the Sinai Chicago benefits enrollment system at [www.sinai.bswift.com](http://www.sinai.bswift.com) to review their LTD coverage and to elect LTD benefits on a tax-free basis.

### What happens if I become ill or injured and can't work?

Days of Disability:	Days 1-21	Days 21-179	What happens if I am still disabled after 179 days?
<b>Sinai Provides Sick and Disability Benefits for Non-Union Caregivers</b>			
How much of my current pay will I get if I become disabled?	Paid by Sick C then Sick Leave Bank (SLB) Once exhausted, you may use PTO bank to help supplement your time off.	After Sick C or SLB are used, Sinai provides 50% of STD pay for full-time Caregivers with 1 year of continuous employment	LTD at 50% to \$5,000 a month
How long will I receive the benefit?	Until time runs out	STD based on length of service, at 5 years=26 weeks	LTD up to months from Day 180
<b>Union and Non-Union Caregivers can Buy-Up Additional Disability Coverage</b>			
	Chubb, choice of 14 or 30 day elimination period	Chubb, choice of 14 or 30 day elimination period	Lincoln Financial
How much of my current pay will I get?	60%	60%	60%
Maximum Monthly Benefit	\$6,000	\$6,000	\$10,000
How long can I receive this benefit?	Until Day 179	Until Day 179	Later of Age 65 or Social Security Normal Retirement Age

### Disability Protection for Union Caregivers

Union Caregivers should refer to your Collective Bargaining Agreement to review any Sick Pay and/or Short-Term Disability benefits.

Union Caregivers may enroll in a Supplemental Long-Term Disability Insurance Plan that offers 60% of covered base pay, up to a maximum monthly benefit of \$10,000. This Supplemental LTD plan may provide coverage starting at 180 days and may continue to Social Security Normal Retirement Age. Rates are calculated based on your covered earnings and age. Visit the Sinai Chicago enrollment system at [www.sinai.bswift.com](http://www.sinai.bswift.com) to review LTD coverage and benefit cost.

# Retirement Benefits

Administered by MetLife



## Retirement Savings Options

Sinai Chicago provides retirement savings options. All Caregivers may participate in retirement savings by contributing a percentage of their regular pay in pre-tax dollars to the Sinai Health System Consolidated 403(b) Plan. Regular pay includes, for example, your Base wage rate, Sick pay, Vacation/PTO, Holiday, Conference/Seminar, Bereavement, and Jury Duty. However, regular pay excludes Overtime, Shift Differential, Bonus and other non-regular base pay.

In 2025, the pre-tax contributions limit in the SHS Consolidated 403(b) Plan for those under age 50 is \$23,500. The pre-tax "catch up" rule increases the total 403(b) plan contributions limit for those:

- ◆ age 50-59 by \$7,500 (total limit \$31,000)
- ◆ age 60-63 by \$11,250 (total limit \$34,750)
- ◆ age 64+ by \$7,500 (total limit \$31,000)

Enrollment, contributions rate, investment fund, beneficiary choices, and distribution requests for caregiver 403(b) accounts are made through the MetLife Participant Service Center. You may reach MetLife to enroll or make plan changes at [1.800.543.2520](tel:18005432520) or [www.mlr.metlife.com](http://www.mlr.metlife.com).

The MetLife Participant Service Center representatives are available Monday through Friday from 7:00 a.m. to 9:00 p.m. CST, and Saturdays from 8:00 a.m. to 4:30 p.m. CST, with the exception of bank holidays.

- ◆ **Retirement Match** — After 1 year of employment on the next July 1 or January 1 in a Non-Union benefit eligible position, you will be notified of your eligibility to earn a match under the 401(a) Retirement Plan and be automatically enrolled into the Consolidated 403(b) Plan at 1% of base pay. You will then have option to increase your Consolidated 403(b) Plan contribution to a higher amount, or opt out, if you desire. Once eligible for the 401(a) Retirement Plan, you may earn an annual match when you contribute to the Consolidated 403(b) Plan during the year. Up to 3% of eligible pay that you save in the Consolidated 403(b) Plan may earn a match under the 401(a) Retirement Plan. The Retirement Plan match formula is dollar for dollar on the first 1%, and 50 cents for each dollar on the next 2%, of eligible pay that you contribute to the Consolidated 403(b) Plan. The matching contribution is made into the Retirement Plan as a lump sum at the end of the calendar year following the year in which it is earned.
- ◆ **Retirement Match MSH Union** — Subject to the Bargaining Agreement, Union Caregivers may participate in the 401(a) Union Retirement Plan. After 1 year of employment on the next July 1 or January 1 in a Union benefit eligible position, you will be notified of your eligibility to earn a match under the Union Retirement Plan and be automatically enrolled into the Consolidated 403(b) Plan at 1% of base pay. You will then have option to increase your Consolidated 403(b) Plan contribution to a higher amount, or opt out, if you desire. Once eligible for the 401(a) Union Retirement Plan, you may earn an annual match when you contribute to the Consolidated 403(b) Plan during the year. Up to 1% of eligible pay that you save in the Consolidated 403(b) Plan may earn a match under the 401(a) Union Retirement Plan. The matching contribution is made into the Retirement Plan as a lump sum at the end of the calendar year following the year in which it is earned.

## UBS Financial Services Retirement Advisors

UBS Financial Services Advisors can provide you an overview of the Sinai Health System Consolidated 403(b) Plan and the 401(a) Retirement Plan provisions and features, as well as a description of the Plans' available investment options. UBS Advisors can objectively help you develop a customized planning solution whether you are nearing retirement, are several years away from retirement, or investing in a retirement savings plan for the first time.

UBS Financial Services	UBS will also serve as an intermediary
<b>Helps Caregivers to:</b>	<b>Will assist Caregivers with:</b>
<ul style="list-style-type: none"><li>◆ Design a portfolio based upon risk tolerance and time horizon</li><li>◆ Understand the difference between a mutual fund and target date fund</li><li>◆ Understand income needs in retirement</li><li>◆ Maximize retirement plan deferrals</li><li>◆ Maximize social security benefits</li><li>◆ Budgeting strategies</li><li>◆ Understanding Healthcare costs in retirement</li></ul>	<ul style="list-style-type: none"><li>◆ Steps to set up account with MetLife</li><li>◆ Review of investment options</li><li>◆ Understand tools and retirement calculators</li><li>◆ Advise on contribution deferral amounts</li><li>◆ Retrieve statements</li><li>◆ Identify account performance</li></ul>

**Please take the opportunity to speak to a UBS Financial Advisor today:**

Sam Moroni, CRPS  
Senior Wealth Strategy Associate  
[samuel.moroni@ubs.com](mailto:samuel.moroni@ubs.com)  
312.525.4867

Rita Fiumara, CIMA, CRPS  
Senior Retirement Plan Consultant  
[rita.fiumara@ubs.com](mailto:rita.fiumara@ubs.com)  
312.525.4593



## Voluntary Benefits – Administered By Aetna, Lincoln Financial, Chubb, and Legal Access

On the first of the month following 30 days of service you are eligible for additional benefits administered by Aflac, Chubb, and Legal Access.

- ♦ All Voluntary Programs are individually owned and fully portable. For more information and to enroll in these plans contact EOI Service Company at [833.717.3641](tel:833.717.3641) during your new hire eligibility period.

### Chubb Voluntary Short-Term Disability Insurance

With Chubb Disability Income Insurance, you can receive a monthly benefit check to help replace your income if you have a sickness, injury, or pregnancy that causes you to miss work. You can enroll in a disability benefit amount of up to 60% of your monthly income not to exceed \$6,000/month. It protects your most valuable asset – your ability to earn income. Chubb will take into account any additional disability earnings to ensure your total benefit amount does not exceed more than 100% of your pre-disability earnings. This benefit is inexpensive and portable. For more details, please call EOI Service Company at [833.717.3641](tel:833.717.3641).



#### Prepared Patrice | Sample Rate

Patrice and her spouse are looking to expand their family. She elected a Short-Term Disability policy as she would like to protect her income if she has a child.

Patrice's salary, as a non-union caregiver, is \$75,000 and she would like to take maternity leave after having the baby. She will receive \$3,750 a month through her Short-Term Disability policy after she satisfies the 14 day elimination period.

\*Your coverage must be in force for 10 months after your effective date to receive a pregnancy benefit.

### Aetna Critical Illness Insurance

Provides a cash benefit upon first diagnosis of a covered condition. You select the cash benefit amount — from \$5,000 to \$50,000. The benefit is paid in full in addition to any other insurance including group health insurance. Can help to cover copays, deductibles and out-of-network costs. Covered conditions include invasive cancer, infection diseases, such as COVID-19, occupational HIV, heart attack, stroke, kidney failure etc. For more details, please call [888.238.4840](tel:888.238.4840). And every year you and a covered spouse complete a qualified health screening, you are eligible for a \$50 Health Screening Benefit. This Health Screening Benefit includes a COVID-19 diagnostic test!



#### Budget Breanna | Sample Rate

At 49 years old, Breanna enrolled in a \$20,000 policy. Ten years later, at the age of 59, Breanna is diagnosed with cancer and receives 100% of his benefit or a lump sum of \$20,000.

This year, Breanna was also diagnosed with COVID-19 and was unfortunately admitted to the hospital for a week. She received 25% of his benefit or a lump sum of \$5,000. BBreanna receives a total of \$25,000.

Benefit Payout:

Cancer Diagnosis \$20,000

COVID-19 Diagnosis \$5,000

Total Benefit Payout \$25,000

## Aetna Accident Insurance

Most people don't budget for the costs of accidents and health insurance only covers so much. This policy pays benefits in addition to your group health insurance and any other medical insurance — helps to cover copays, deductibles and out-of-network costs. For more details, please call **800.433.3036**. This plan also pays an additional 25% on each benefit for injuries sustained by a child under age 18 in a school-sanctioned sport or a competitive sport requiring registration. And every year you and a covered spouse complete a qualified health screening, you are eligible for a \$50 Health Screening Benefit. This Health Screening Benefit includes a COVID-19 diagnostic test!

### Active Amy | Sample Rate



At 27 years old, Amy elected Accident Insurance and suffered a leg fracture while hiking with her friends. She rode to the hospital in an ambulance and she was admitted and kept overnight. She was temporarily unable to work and lost out on a week's wages.

Amy is enrolled in Sinai's HDHP Plan, but since she chose to visit a Sinai physician to treat her leg fracture, she was only responsible for the home hospital out-of-pocket maximum of \$1,800. Amy receives a total of \$5,265 through her Accident policy so she can use this money to cover her medical expenses plus any other expenses.

#### Benefit Payout:

Open Leg Fracture \$3,500  
 Ambulance (ground) \$300  
 Emergency Treatment \$200  
 Hospital Admission \$1,000  
 X-ray: \$40  
 Crutches: \$75  
 Two Follow-up Visits: \$150  
 Total Benefit Payout \$5,265

## Lincoln Financial Hospital Indemnity

A Hospital Indemnity plan provides benefits for financial protection against the costs associated with unexpected trips to the hospital. The plan pays a benefit for hospital confinement, admission, and intensive care. It also includes a mammography benefit. All program premiums offer payroll deduction — no checks to write and are easy to qualify for — no medical exams. For more details, please call **888.238.4840**.

### Ready Reginald | Sample Rate



At 60 years old, Reginald elected the Hospital Indemnity Plan and was admitted to the hospital with COVID-19 a year later. He spent 6 days in the hospital before he was sent home.

Reginald is enrolled in Sinai's Traditional PPO plan, and since he chose to receive care at Sinai, his \$250 Emergency Room copay is waived. Connor receives a total of \$2,000 through his Hospital Indemnity policy so he can instead use this money any way he sees fit.

#### Benefit Payout:

First Day Hospital Confinement \$1,000  
 Daily Hospital Confinement \$1,000  
 Total Benefit Payout \$2,000

## Chubb LifeTime Benefit Term Insurance with Long-Term Care Coverage

Permanent Life Insurance — Long-Term Care Benefits — Terminal Illness Benefits — all in one flexible policy. Coverage for you, your spouse and children! A guaranteed future benefit increase option is also available. For more details, please call EOI Service Company at **833.717.3641**. LifeTime Benefit Term provides money to your family at death, and while you are living if you need home health care, assisted living, or nursing care.

### Protected Paulette | Sample Rate

Paulette is a 40-year-old non-smoker and enrolls in a \$50,000 death benefit policy.

Her Long Term Care coverage is equal to three times her death benefit or \$150,000.

If Paulette needs Long Term Care, she will receive \$2,000 or 4% of her death benefit per month until the \$150,000 benefit is exhausted.



Paulette's plan costs \$22.14 bi-weekly.

At age 67, Paulette requires Long Term Care and is on claim for 6 years (72 months) before passing.

Paulette uses \$144,000 of her Long Term Care benefit, and pays a total of \$15,542.28 in premiums.

Paulette's premium is waived upon filing a Long Term Care claim after the 90-day elimination period.

Paulette drained her death benefit after being on claim for more than 25 months. However, due to the Restoration of Benefits rider automatically included in her plan, she has an additional \$25,000 benefit for her beneficiary.

## Family Legal Protection Plan with Identity Theft Protection

Legal coverage for the entire family — covered members include the Caregiver (member), spouse, all dependents under the age of 23, while residing at home or away at school and parents of both the member and the member's spouse. This program gives you the basic services that cover the most common legal services that you will probably ever need. For more details, please call **800.562.2929**.

- ◆ Access to an outstanding network of quality local attorneys/law firms.
- ◆ Assistance for identity theft recovery.

### Covered Carlos | Sample Story



Carlos' personal information was stolen from a hotel guest database due to a large data breach. The cyber criminals gained access to his credit card number, home address, and more.

The cyber criminals attempted to open a credit card in Carlos' name, but Carlos was alerted of this activity by Legal Access. He confirmed the fraudulent activity with his identity restoration agent, who then took the necessary steps to resolve Carlos' ID theft issues.

## MetLife Pet Insurance

Pet insurance helps to reimburse pet parents for covered unexpected veterinary expenses for their furry family members. MetLife Pet Insurance can be customized to best meet pet parents' and their pets' needs. Pet parents can select from a range of annual limits, deductibles and coinsurance levels. Each pet's premium will be unique based on the species, breed, age, gender and ZIP code, as well as the coverage amount the pet parent selects.

### Lorna and Her Labradoodle | Sample Story

Lorna has a 1-year-old Labradoodle named Luna. Luna is goofy, mischievous, and full of energy. One morning Lorna woke up to Luna vomiting. After the vomiting continued, Lorna brought Luna to the vet. Results from the radiograph indicated an obstruction in Luna's stomach. Luckily, the vet was able to retrieve the item via an endoscopic foreign body retrieval. Turns out Luna swallowed a sock! Between the radiographs, anesthesia, and examination fees, the vet bill totaled \$2,434.18.



#### Claim Details

Actual Vet Bill \$2,434.18

Annual Deductible \$250

Total Reimbursement (90% of Total Claim) \$1,965.76

Contact Metlife at **800.GET.MET8** or [www.metlife.com](http://www.metlife.com) for a quote today.

These are fictional illustrations. Limitations and exclusions apply. Refer to the policy, certificate, and riders for complete details.





## Student Loan Assistance from Fiducius

You and your dependents can tackle student loan debt with the new **Loan Relief** benefit. Receive personalized education and support by working with expert Advisors as part of the free **Student Loan Financial Planning** service. Loan restructuring options include forgiveness, refinancing and consolidation. Join thousands of healthcare professionals who are already **saving an average of \$811 each month** with forgiveness. For more information about the enrollment process and answers to frequently asked questions, please read the Loan Relief Quick Start Guide found in bswift and watch for additional communications.

## Tuition Reimbursement

Sinai Chicago has partnered with Bright Horizons EdAssist Solutions to offer you a streamlined, enhanced tuition reimbursement. Examples include: a simple web-based approach to applying for and receiving tuition assistance. Personalized education coaching from the EdAssist team of experts. An education plan that aligns with your career goals and helps you save on tuition. Exclusive tuition discounts and other savings at 220+ schools. Helpful webinars and online resources.

## UBS Financial Wellness Program

In 2025, UBS Financial Wellness coaches will be available to provide guidance to help you through the complexities of your finances, so you feel more engaged, productive, and rewarded at work. At no cost to you, UBS Financial Coaches will answer your financial questions, review your personal situations, and offer help and resources. UBS Financial Wellness provides educational content on a wide range of topics, online interactive tools, and educator-led webinars.



## Benefit Providers

If you have specific questions about a benefit plan, please contact the administrator listed below, or your local Human Resources department.

Benefit	Phone	Website/Email
<b>Sinai Traditional PPO and High Deductible PPO Blue Cross/Blue Shield – PPO Group Number P67760</b> BCBSIL Participating Provider Option (PPO) Provider Network	855.691.8003	<a href="http://www.bcbsil.com">www.bcbsil.com</a>
<b>Sinai BA HMO Blue Cross/Blue Shield – BAHMO SHS Group Number B75386; and HCH Group Number B01248</b> BCBSIL Blue Advantage HMO Provider Network	800.892.2803	<a href="http://www.bcbsil.com">www.bcbsil.com</a>
<b>Prime</b> (use medical ID card/Prime at your retail pharmacy)	855.457.0007	<a href="http://www.primetherapeutics.com">www.primetherapeutics.com</a>
<b>Express Scripts Mail Order Pharmacy</b>	888.327.9791	<a href="http://www.express-scripts.com/rx">www.express-scripts.com/rx</a>
<b>Accredo Specialty Drugs</b>	833.721.1619	<a href="http://www.accredo.com">www.accredo.com</a>
<b>HSA Bank</b>	800.357.6246	<a href="http://www.hsabank.com">www.hsabank.com</a>
<b>Inspira Financial (previously Payflex)</b>	800.284.4885	<a href="https://inspirafinancial.com/">https://inspirafinancial.com/</a>
<b>Lincoln Financial Group Dental PPO, Life, LTD, Hospital Indemnity</b>	800.423.2765	<a href="http://www.lincolffinancial.com">www.lincolffinancial.com</a>
<b>Guardian Dental HMO</b>	888.600.1600	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
<b>Superior Vision</b>	800.507.3800	<a href="http://www.superiorvision.com">www.superiorvision.com</a>
<b>Aetna Accident, Critical Illness</b>	1.800.607.3366 (TTY:711)	<a href="http://www.myaetnasupplemental.com">www.myaetnasupplemental.com</a>
<b>Legal Access</b>	800.562.2929	<a href="http://www.legalaccessplans.com">www.legalaccessplans.com</a>
<b>Chubb Life with Long-Term Care</b>	Claim Questions - 855.241.9891 (Chubb) Benefit Questions - 833.717.3641 (EOI Service Company)	<a href="http://www.chubb.com">www.chubb.com</a>
<b>Chubb Voluntary STD</b>	Claim Questions - 833.239.1136 (Chubb) Benefit Questions - 833.717.3641 (EOI Service Company)	<a href="http://www.chubb.com">www.chubb.com</a>
<b>MetLife Retirement Savings</b>	800.543.2520	<a href="http://www.mlr.metlife.com">www.mlr.metlife.com</a>
<b>UBS Retirement Plan Advisors</b>	312.525.4867 312.525.4593	<a href="mailto:samuel.moroni@ubs.com">samuel.moroni@ubs.com</a> <a href="mailto:rita.fiumara@ubs.com">rita.fiumara@ubs.com</a>
<b>HealthCare Associates Credit Union</b>	800.942.0158	<a href="http://www.hacu.org">www.hacu.org</a>
<b>Employee Assistance Program (AllOne Health)</b>	800.292.2780	<a href="http://www.ers-eap.com">www.ers-eap.com</a> Code: sinai
<b>Burnalong</b>	855.494.6377	<a href="https://join.burnalong.com/sinaichicago">https://join.burnalong.com/sinaichicago</a> Customer Care: <a href="mailto:Customercare@burnalong.com">Customercare@burnalong.com</a>
<b>UBS Financial Wellness &amp; Coaching</b>	888.346.9355	Book time with a coach at: <a href="http://ubs.com/finwellappointment">ubs.com/finwellappointment</a> Explore the digital experience at <a href="http://financialwellness.ubs.com/fw/shsfw">financialwellness.ubs.com/fw/shsfw</a>
<b>Fiducius Student Loan Assistance</b>	513.645.5400	<a href="http://www.getfiducius.com">www.getfiducius.com</a>
<b>Metlife Pet Insurance</b>	800.GET.MET8	<a href="http://www.metlife.com">www.metlife.com</a>
<b>Human Resources</b>	773.257.1190	<a href="mailto:humanresources@sinai.org">humanresources@sinai.org</a>





## 2025 Medical, Dental and Vision Rates

Sinai will continue to offer up to three Blue Cross Blue Shield of Illinois (BCBSIL) medical plan options to our full-time and part-time Caregivers. Medical plan rates for 2025 are shown below. A tobacco surcharge of \$25 per pay, or \$50 per month, will be charged to tobacco users. Employee Health/Benefits department will remove the tobacco surcharge upon proof of completed smoking cessation program. A spousal surcharge of \$25 per pay, or \$50 per month, may be applied for spouses/civil union partners with coverage available through their own employer.

2025 Caregiver Cost Per Pay Period (2 x per month)						
Salary Tier*	BCBSIL Medical Plans with PrimeRx	Coverage Tier	All Full-Time Caregivers (Non-Union and Union)	All Part-Time Caregivers (Non-Union and Union)	Resident Caregivers**	Registry Caregivers
Tier 1 \$0 - \$49,999.99	BA HMO	EE Only	\$48	\$106	\$0	Not Eligible
		EE + 1	\$107	\$220	\$0	Not Eligible
		Family	\$173	\$345	\$0	Not Eligible
	Traditional PPO	EE Only	\$68	\$155	\$68	\$436
		EE + 1	\$222	\$396	\$222	\$873
		Family	\$322	\$586	\$322	\$1,320
	HDHP/HSA PPO	EE Only	\$40	\$45	\$0	\$56
		EE + 1	\$55	\$207	\$0	\$593
		Family	\$99	\$329	\$0	\$893
Tier 2 \$50,000 - \$99,999.99	BA HMO	EE Only	\$72	\$130	\$0	Not Eligible
		EE + 1	\$154	\$267	\$0	Not Eligible
		Family	\$244	\$417	\$0	Not Eligible
	Traditional PPO	EE Only	\$108	\$195	\$108	\$453
		EE + 1	\$322	\$497	\$322	\$907
		Family	\$472	\$736	\$472	\$1,371
	HDHP/HSA PPO	EE Only	\$56	\$132	\$0	\$187
		EE + 1	\$124	\$276	\$0	\$678
		Family	\$204	\$434	\$0	\$1,021
Tier 3 \$100,000+	BA HMO	EE Only	\$96	\$154	\$0	Not Eligible
		EE + 1	\$201	\$314	\$0	Not Eligible
		Family	\$316	\$489	\$0	Not Eligible
	Traditional PPO	EE Only	\$157	\$244	\$157	\$453
		EE + 1	\$426	\$600	\$426	\$920
		Family	\$625	\$889	\$625	\$1,415
	HDHP/HSA PPO	EE Only	\$93	\$169	\$0	\$360
		EE + 1	\$198	\$350	\$0	\$720
		Family	\$316	\$546	\$0	\$1,085

\*Your current annualized base salary determines the above medical plan salary tier. For full-time and part-time caregivers, annualized base salary is the hourly pay rate multiplied by scheduled (not worked) hours set on the payroll system. For all registry caregivers, annualized base salary tier is current hourly pay rate multiplied by 936 hours. All caregivers whose compensation changes during the calendar year will have their contribution tier recalculated based on the annualized base salary at that time.

\*\*If enrolled, the BA HMO or HDHP/HSA PPO plan premiums are included as part of Residency program.

2025 Caregiver Cost Per Pay Period (2 x per month)				
All Salary Tiers	Dental and Vision Plans	Coverage Tier	All Full-Time Caregivers	Registry Caregivers
Dental and Vision Plan Rates	Lincoln Financial Dental PPO	EE Only	\$19.00	Not Eligible
		EE + 1	\$36.00	Not Eligible
		Family	\$55.00	Not Eligible
	Guardian Dental HMO	EE Only	\$6.57	Not Eligible
		EE + 1	\$11.79	Not Eligible
		Family	\$17.68	Not Eligible
	Superior Vision	EE Only	\$6.56	Not Eligible
		EE + 1	\$9.86	Not Eligible
		Family	\$14.15	Not Eligible



*This benefit summary prepared by*



**Gallagher**

Insurance | Risk Management | Consulting